a second substrate having a polarizer and a retardation film, the polarizer formed on a second surface of the second substrate, the retardation film formed on a first surface of the second substrate; and

a liquid crystal layer interposed between the first surface of the first substrate and the first surface of the second substrate,

wherein the retardation film is made of one of a polymer and a liquid crystal, said polymer and liquid crystal being an UV curable polymer and an UV curable liquid crystal, respectively.

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6. (Twice Amended) A reflective LCD device, comprising:

a first substrate;

a reflector over the first substrate;

a liquid crystal layer over the first substrate;

a retardation film over the liquid crystal layer, the retardation film being comprised of either polymer or liquid crystal, said polymer and liquid crystal being an UV curable polymer and an UV curable liquid crystal, respectively;

a second substrate over the retardation film, said retardation film being disposed on an inner surface of said second substrate; and

a polarizer over the second substrate.

7. (Amended) A transflective LCD device, comprising:

a first polarizer;

a first substrate over the first polarizer;

a reflector having a transmitting portion over the first substrate;

a retardation layer contacting the reflector;

a liquid crystal layer over the reflector;

a second substrate over the liquid crystal layer;

an upper retardation film positioned over or under the second substrate; and

a second polarizer over the upper retardation film.

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10. (Amended) A reflective liquid crystal display device, comprising:

first and second substrates facing and spaced apart from each other;

a polarizer on an outer surface of the first substrate;

a retardation film on an inner surface of the first substrate, said retardation film being comprised of polymer or liquid crystal, said polymer and liquid crystal being an UV curable polymer and an UV curable liquid crystal, respectively;

a reflective electrode on an inner surface of the second substrate; and

a liquid crystal layer interposed between the retardation film and the reflective electrode.--

13. (Amended) The device according to claim 12, wherein the second retardation film has a phase opposite to that of the third retardation film.